

own Neil Armstrong, along with Buzz Aldrin and Michael Collins. Tonight I honor Neil and the men and women who worked tirelessly to make Apollo 11 a success. I, as a child, was mesmerized by Apollo 11's mission. I was one of the hundreds of millions who watched on television as Neil Armstrong took that historic step on the Moon.

Landing on the Moon wasn't just an American event. It was a proud and historic event for all mankind. In the wake of this incredible accomplishment, Neil Armstrong has received many, many awards. Most notably, he received the highest award offered to U.S. civilians, the Presidential Medal of Freedom. Neil has undertaken several endeavors since that walk on the Moon, and I am especially proud of one professor of aerospace engineering at the University of Cincinnati, my alma mater. I am extremely proud to call Neil one of my constituents.

Madam Speaker, let me leave you with the quote that has become the core of our American history: "That's one small step for man, one giant leap for mankind." Thank you, Neil Armstrong, for taking that giant leap; and thank you to everyone who made Apollo 11 a success. Forty years later we ponder its magnitude.

TO ENSURE PROPER TRANSPARENCY, LEGISLATION SHOULD BE ONLINE 72 HOURS PRIOR TO A VOTE

(Mr. PAULSEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAULSEN. Madam Speaker, next week Congress will likely vote on a health care bill that costs over \$1 trillion and has serious repercussions for every American. I simply request that every Member be given the appropriate time to review the final bill.

Just a few weeks ago, a 300-page amendment was made to the cap-and-trade bill at 3 a.m. and voted on just hours later without allowing Members and staff ample time to peruse it. The over 1,000-page stimulus bill was similarly hustled through Congress without time for Members to even read it. This is not an acceptable way to run Congress.

To that end, I am cosponsoring a bill that will require legislation be available on the Internet for 72 hours so that the public and Members of Congress will have a chance to see it. As we debate health reform or any other issue, the American people want us to get it right. To do that, we must avoid arbitrary deadlines and passing measures in the dark of night without full debate or proper transparency.

THE MOON MEN

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Madam Speaker, on July 20, 1969, America accomplished

the greatest single technological achievement in the history of the world: Americans walked on the Moon. And on that July afternoon 40 years ago today, we all crowded around our TV sets and radios, listening to mission control in Houston, Texas. At 4:17 p.m. the distant word came from Lunar Module Flight Commander Neil Armstrong: "Houston, the Eagle has landed." Shouts and cheers rang out at mission control in Houston, Texas, and spread out across the United States. Six hours later, kids in America, including me, were still up way past their bedtime. Neil Armstrong stepped down from the ladder of the lunar module in his big, bulky space suit and said: "That's one small step for man, one giant leap for mankind." He was standing on the Moon. Armstrong and Buzz Aldrin then planted the Stars and Stripes on the lunar surface.

These men, along with Michael Collins who was circling in the command module, had done something unbelievable. By their achievement, they summed up the greatness of America. A country founded by bold explorers had, itself, boldly explored the universe. The Moon men proved that in America, no mission is impossible.

And that's just the way it is.

HONORING THE MEMORY OF FIVE MINNESOTA NATIONAL GUARDSMEN KILLED IN THE LINE OF DUTY

(Mrs. BACHMANN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. BACHMANN. Madam Speaker, I rise today to honor the memory of members of the Minnesota National Guard who were killed in the line of duty this past week in the service of our great country. Minnesotans gathered together last evening in a silent vigil in my hometown in Stillwater where they remembered, cried and prayed for five brave members of our American military who willingly laid their lives on the altar of freedom.

On Friday I spoke with the parents of one of these servicemen who only hours earlier received a knock on their door, the knock that no parent ever wants to answer. And in their conversation with me, Madam Speaker, the parents honored their son amidst their grief, their pride in his bravery swelling their hearts.

May these families be comforted in their sorrow, and may the memories of these brave soldiers live in our hearts forever.

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SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

THE NEED FOR A CONSUMER FINANCIAL PROTECTION AGENCY

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. WATERS) is recognized for 5 minutes.

Ms. WATERS. Madam Speaker, I have long been an advocate of consumer protections and consumer rights, and I'm proud of the work we have accomplished on these issues this session. Laws such as the recently enacted Credit Cardholders' Bill of Rights, of which I'm an original cosponsor, will help to ensure consumers have access to fair and easy-to-understand credit products. That said, there is still much more work to be done in order to safeguard consumers from predatory and discriminatory lending products.

This Congress is about to embark upon the adoption of regulatory reform. We have had an economic meltdown and a subprime mess, and we discovered that our regulatory agencies were asleep at the wheel. We discovered that there had been deregulation that led us to the point of this economic meltdown.

Judging from the proliferation of products such as subprime mortgages and payday loans, our current regulatory framework inadequately protects consumers. There are many reasons why we need a new consumer financial protection agency. There will be a comprehensive piece of legislation that will talk about how we do credible regulatory reform. But of all that is in the proposed legislation that is being developed, we are getting a pushback from the financial services community on the consumer financial protection agency.

Why is that? Why is it that given what we have gone through the financial services community can boldly and barefacedly come before us and talk about why a consumer financial protection agency is a bad idea?

I suppose one of the reasons is jurisdictional. There are several types of consumer financial products which, because they are offered by non-banks, fall into what may be classified as a "shadow banking industry." These products and institutions escape Federal regulation yet often lead to Federal problems, such as our current economic and foreclosure crisis.

A prime example of this is mortgage servicing. Mortgage services is an important part of our housing market, and consumers often have more contact with their mortgage servicers than they do with their mortgage broker, real estate agent or bank combined. However, lately, many servicers have been unable to properly assist consumers due to lack of capacity or perhaps just the will to do so.

The servicers are the ones that are supposed to be doing loan modifications. They are supposed to be helping the consumers to unwind the mess that many of them have found themselves in because of the predatory lending.